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1. (Currently amended) A self-service terminal which comprises an Automated Teller Machine, ATM, for connection to a network, the terminal comprising:

a) means for receiving payment from a user, including payment wherein the user selectively pays via cash, credit card, electronic card, or debit card; and

b) an electronic payment mechanism for creating an electronic financial instrument which
~~for paying for an item purchased from a seller via the network, wherein the electronic financial instrument~~

i) does not allow the seller to learn either
the identity of the user or an account number
of the user when the user pays either by cash,
by credit card, by electronic card, or by
debit card, and

ii transfers funds as payment for an item
purchased from the seller via the network.

2. (Original) A terminal according to claim 1, further comprising a browser for enabling a user to browse sites on the network to select an item for purchasing from a merchant.

3. (Original) A terminal according to claim 1, wherein the means for receiving payment from a user includes a currency

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acceptance module for allowing a user to pay using cash.

4. (Previously presented) A terminal according to claim 1, wherein the electronic financial instrument is selected from: a credit card payment, a debit card payment, a charge card payment, a stored value card payment, and an electronic check, all based on an account maintained by the terminal.

5. (Previously presented) A terminal according to claim 1, wherein the electronic financial instrument comprises a credit card held by the terminal.

6. (Original) A terminal according to claim 1, further comprising means for recording each electronic financial instrument created and transmitting a copy to a database for reconciling with transactions processed at that terminal.

7. (Original) A terminal according to claim 6, further comprising a printer for printing out a receipt to confirm that the electronic financial instrument has been created and sent.

8. (Currently amended) A method of purchasing one or more items using a self-service terminal network, the method comprising the steps of:

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- a) providing a user with a browser for browsing through merchants connected to the network, wherein each merchant ~~may offer~~ offers one or more items for purchase;
 - b) receiving payment from a user for a selected item to be purchased from a merchant;
 - c) creating an electronic payment which ~~keeps the user anonymous to the merchant~~ prevents the merchant from learning identity of the user and prevents the merchant from learning an account number of the user for paying for the selected item, using an account assigned to the terminal;
- and
- d) transmitting the electronic payment to the merchant.

9. - 18. (Cancelled)

19. (Original) A method of processing a purchase of an item selected by a user of a self-service terminal network which has a browser for allowing the user to browse through a number of merchants connected to the network, the method comprising the steps of:

- receiving payment from the user for the selected item to be purchased from one of the merchants;
- creating an electronic payment for paying for the

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selected item, wherein the electronic payment is independent of the payment from the user; and transmitting the electronic payment to the merchant.

20. (Cancelled)

21. (New) A method of purchasing items using an Automated Teller Machine, ATM, comprising the steps of:

- a) providing a web browser to a user of the ATM for browsing web pages of merchants;
- b) receiving payment from the user for a purchase from a selected merchant; and
- c) using an account assigned to the ATM, transmitting payment to the selected merchant.

22. (New) Method according to claim 21, and further comprising:

- d) using the account to make payment to the selected merchant
 - (i) without identifying the user to the merchant, and
 - (ii) without disclosing an account number of the user to the merchant.